

| United States Bankruptcy Court  |  |   |   | Voluntary Petition   |  |
|---|--|---|---|--|--|
| <b>Name of Debtor (if individual, enter Last, First, Middle):</b><br><b>RAMIREZ, ELIZET</b>   |  |   | <b>Name of Joint Debtor (Spouse) (Last, First, Middle):</b>   |  |  |
| <b>All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):</b><br><b>ROSADO, ELIZET</b>  |  |   | <b>All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):</b>   |  |  |
| <b>Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all):</b><br><b>1412</b>  |  |   | <b>Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all):</b>   |  |  |
| <b>Street Address of Debtor (No. and Street, City, and State):</b><br><b>3804 N. FRANCISCO CHICAGO, IL</b>  |  |   | <b>Street Address of Joint Debtor (No. and Street, City, and State):</b>  |  |  |
| <b>County of Residence or of the Principal Place of Business:</b><br><b>COOK</b>  |  |   | <b>County of Residence or of the Principal Place of Business:</b>   |  |  |
| <b>Mailing Address of Debtor (if different from street address):</b>  |  |   | <b>Mailing Address of Joint Debtor (if different from street address):</b>  |  |  |
| <b>Location of Principal Assets of Business Debtor (if different from street address above):</b>  |  |   |   |  |  |
| <b>Type of Debtor</b><br>(Form of Organization)<br>(Check one box.)   |  | <b>Nature of Business</b><br>(Check one box.)   |   | <b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box.)   |  |
| <input checked="" type="checkbox"/> Individual (includes Joint Debtors)<br>See <i>Exhibit D on page 2 of this form.</i><br><input type="checkbox"/> Corporation (includes LLC and LLP)<br><input type="checkbox"/> Partnership<br>Other (if debtor is not one of the above entities, check this box and state type of entity below.)                                  |  | <input type="checkbox"/> Health Care Business<br><input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101(51B)<br><input type="checkbox"/> Railroad<br><input type="checkbox"/> Stockbroker<br><input type="checkbox"/> Commodity Broker<br><input type="checkbox"/> Clearing Bank<br><input type="checkbox"/> Other |   | <input checked="" type="checkbox"/> Chapter 7<br><input type="checkbox"/> Chapter 9<br><input type="checkbox"/> Chapter 11<br><input type="checkbox"/> Chapter 12<br><input type="checkbox"/> Chapter 13   |  |
| <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).  |  | <b>Tax-Exempt Entity</b><br>(Check box, if applicable.)   |   | <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."<br><input type="checkbox"/> Debts are primarily business debts. |  |
| <b>Filing Fee (Check one box.)</b>  |  |   | <b>Chapter 11 Debtors</b>   |  |  |
| <input checked="" type="checkbox"/> Full Filing Fee attached.   |  |   | <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).  |  |  |
| <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.   |  |   | <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).  |  |  |
| <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.  |  |   | <b>Check if:</b><br><input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000.<br>-----<br><b>Check all applicable boxes:</b><br><input type="checkbox"/> A plan is being filed with this petition.<br><input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). |  |  |
| <b>Statistical/Administrative Information</b>   |  |   | <b>THIS SPACE IS FOR COURT USE ONLY</b>   |  |  |
| Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.   |  |   |   |  |  |
| <b>Estimated Number of Creditors</b>  |  |   |   |  |  |
| 1-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> Over 100,000 <input type="checkbox"/> |  |   |   |  |  |
| <b>Estimated Assets</b>   |  |   |   |  |  |
| \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input checked="" type="checkbox"/> \$100,001 to \$500,001 <input type="checkbox"/> \$500,001 to \$1,000,001 <input type="checkbox"/> \$1,000,001 to \$5,000,000 <input type="checkbox"/> More than \$5,000,000 <input type="checkbox"/>   |  |   |   |  |  |
| <b>Estimated Liabilities</b>  |  |   |   |  |  |
| \$0 to \$50,000 <input checked="" type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,001 <input type="checkbox"/> \$500,001 to \$1,000,001 <input type="checkbox"/> \$1,000,001 to \$5,000,000 <input type="checkbox"/> More than \$5,000,000 <input type="checkbox"/>   |  |   |   |  |  |

|   |               |   |             |
|---|---------------|---|-------------|
| <b>Voluntary Petition</b><br><i>(This page must be completed and filed in every case.)</i>  |               | <b>Name of Debtor(s)</b><br><b>RAMIREZ, ELIZET</b>  |             |
| <b>All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet.)</b>  |               |   |             |
| Location Where Filed:   | Case Number:  | Date Filed:   |             |
| Location Where Filed:   | Case Number:  | Date Filed:   |             |
| <b>Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet.)</b>   |               | Case Number:  | Date Filed: |
| Name of Debtor:   | Relationship: | Judge:  |             |
| <b>Exhibit A</b><br>(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)  |               | <b>Exhibit B</b><br>(To be completed if debtor is an individual whose debts are primarily consumer debts.)<br><br>I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b).<br><i>Madeline Ramirez</i><br>Signature of Attorney for Debtor(s) (Date) |             |
| <input type="checkbox"/> Exhibit A is attached and made a part of this petition.  |               |   |             |
| <b>Exhibit C</b>  |               |   |             |
| Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?<br><input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition.<br><input checked="" type="checkbox"/> No.  |               |   |             |
| <b>Exhibit D</b>  |               |   |             |
| (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)<br><input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition.<br>If this is a joint petition:<br><input type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.                |               |   |             |
| <b>Information Regarding the Debtor - Venue</b><br>(Check any applicable box.)  |               |   |             |
| <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.  |               |   |             |
| <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.  |               |   |             |
| <input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.                 |               |   |             |
| <b>Certification by a Debtor Who Resides as a Tenant of Residential Property</b><br>(Check all applicable boxes.)   |               |   |             |
| <input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)<br><br>(Name of landlord that obtained judgment) _____  |               |   |             |
| <input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and<br>Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. |               |   |             |
| <input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(f)).<br><br>(Address of landlord) _____   |               |   |             |

| B 1 (Official Form) 1 (1/08)  |  | Page 3  |
|---|--|---|
| <b>Voluntary Petition</b><br><i>(This page must be completed and filed in every case.)</i>  |  | <b>Name of Debtor(s):</b><br><b>RAMIREZ, ELIZET</b>   |
| <b>Signature(s) of Debtor(s) (Individual/Joint)</b><br><div style="border: 1px solid black; padding: 5px; min-height: 150px;"> <p>I declare under penalty of perjury that the information provided in this petition is true and correct.</p> <p>[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.</p> <p>[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).</p> <p>I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p>X <u>Signature of Debtor</u> <u>ELIZET</u></p> <p>X <u>Signature of Joint Debtor</u></p> <p><u>Telephone Number (if not represented by attorney)</u> <u>9-15-09</u></p> <p><u>Date</u></p> </div> |  | <b>Signatures</b><br><b>Signature of a Foreign Representative</b><br><div style="border: 1px solid black; padding: 5px; min-height: 150px;"> <p>I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.</p> <p>(Check only <b>one</b> box.)</p> <p><input type="checkbox"/> I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.</p> <p><input type="checkbox"/> Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.</p> <p>X <u>(Signature of Foreign Representative)</u></p> <p><u>(Printed Name of Foreign Representative)</u></p> <p><u>Date</u></p> </div>   |
| <b>Signature of Attorney*</b><br><div style="border: 1px solid black; padding: 5px; min-height: 150px;"> <p><u>Signature of Attorney for Debtor(s)</u> <u>Martha Ramirez</u></p> <p><u>Printed Name of Attorney for Debtor(s)</u> <u>MARTELA RAMIREZ</u></p> <p><u>Firm Name</u> <u>ARMAR ZAMAYED + ASSOC</u></p> <p><u>Address</u> <u>8550 S Hickman St</u></p> <p><u>Telephone Number</u> <u>708-237-9100</u></p> <p><u>9-15-09</u></p> <p><u>Date</u></p> </div> <p>In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.</p>   |  | <b>Signature of Non-Attorney Bankruptcy Petition Preparer</b><br><div style="border: 1px solid black; padding: 5px; min-height: 150px;"> <p>I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.</p> <p><u>Printed Name and title, if any, of Bankruptcy Petition Preparer</u></p> <p><u>Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)</u></p> <p><u>Address</u></p> <p><u>Date</u></p> </div> |
| <b>Signature of Debtor (Corporation/Partnership)</b><br><div style="border: 1px solid black; padding: 5px; min-height: 150px;"> <p>I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.</p> <p>The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p>X <u>Signature of Authorized Individual</u></p> <p><u>Printed Name of Authorized Individual</u></p> <p><u>Title of Authorized Individual</u></p> <p><u>Date</u></p> </div>  |  | <p>X</p> <p><u>Date</u></p> <p>Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.</p> <p>Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.</p> <p>If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.</p> <p><i>A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.</i></p>   |

# United States Bankruptcy Court

Northern District Of Illinois

In re RAMIREZ, ELIZET,  
DebtorCase No. \_\_\_\_\_  
Chapter 7

## SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

| NAME OF SCHEDULE  | ATTACHED<br>(YES/NO) | NO. OF SHEETS | ASSETS              | LIABILITIES        | OTHER      |
|---|----------------------|---------------|---------------------|--------------------|------------|
| A - Real Property   | YES                  | 1             | \$0.00              |                    |            |
| B - Personal Property   | YES                  | 3             | \$302,750.00        |                    |            |
| C - Property Claimed<br>as Exempt   | YES                  | 1             |                     |                    |            |
| D - Creditors Holding<br>Secured Claims   | YES                  | 1             |                     | \$0.00             |            |
| E - Creditors Holding Unsecured<br>Priority Claims<br>(Total of Claims on Schedule E) | YES                  | 1             |                     | \$0.00             |            |
| F - Creditors Holding Unsecured<br>Nonpriority Claims                                 | YES                  | 3             |                     | \$43,396.00        |            |
| G - Executory Contracts and<br>Unexpired Leases                                       | YES                  | 1             |                     |                    |            |
| H - Codebtors   | YES                  | 1             |                     |                    |            |
| I - Current Income of<br>Individual Debtor(s)   | YES                  | 1             |                     |                    | \$2,107.19 |
| J - Current Expenditures of Individual<br>Debtor(s)                                   | YES                  | 1             |                     |                    | \$2,070.00 |
| <b>TOTAL</b>  |                      | <b>14</b>     | <b>\$302,750.00</b> | <b>\$43,396.00</b> |            |

# United States Bankruptcy Court

Northern District of Illinois

In re RAMIREZ, ELIZET,  
Debtor

Case No. \_\_\_\_\_  
Chapter 7

## STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

**Summarize the following types of liabilities, as reported in the Schedules, and total them.**

| Type of Liability   | Amount            |
|---|-------------------|
| Domestic Support Obligations (from Schedule E)  | \$0.00            |
| Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)  | \$0.00            |
| Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed) | \$0.00            |
| Student Loan Obligations (from Schedule F)  | \$5,096.00        |
| Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E                   | \$0.00            |
| Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)                           | \$0.00            |
| <b>TOTAL</b>  | <b>\$5,096.00</b> |

### State the following:

|   |            |
|---|------------|
| Average Income (from Schedule I, Line 16)   | \$2,107.19 |
| Average Expenses (from Schedule J, Line 18)   | \$2,070.00 |
| Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C Line 20 ) | \$3,091.40 |

### State the following:

|  |        |             |
|--|--------|-------------|
| 1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column               |        | \$0.00      |
| 2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.            | \$0.00 |             |
| 3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column |        | \$0.00      |
| 4. Total from Schedule F   |        | \$43,396.00 |
| 5. Total of non-priority unsecured debt (sum of 1, 3, and 4)               |        | \$43,396.00 |

Case No. \_\_\_\_\_  
(If known)

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

**Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

| DESCRIPTION AND<br>LOCATION OF<br>PROPERTY | NATURE OF DEBTOR'S<br>INTEREST IN PROPERTY | HUSBAND, WIFE, JOINT,<br>OR COMMUNITY | CURRENT VALUE<br>OF DEBTOR'S<br>INTEREST IN<br>PROPERTY, WITHOUT<br>DEDUCTING ANY<br>SECURED CLAIM<br>OR EXEMPTION | AMOUNT OF<br>SECURED<br>CLAIM |
|--|--|---------------------------------------|--|-------------------------------|
| NONE                                       |  |                                       |  |                               |
| Total ▶                                    |  |                                       | 0.00   |                               |

|       |      |
|-------|------|
| Total | 0.00 |
|-------|------|

(Report also on Summary of Schedules.)

In re RAMIREZ, ELIZET  
DebtorCase No. \_\_\_\_\_  
(if known)**SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

**Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

| TYPE OF PROPERTY  | N<br>O<br>N<br>E | DESCRIPTION AND LOCATION<br>OF PROPERTY                                       | HUSBAND, WIFE, JOINT,<br>OR COMMUNITY | CURRENT VALUE OF<br>DEBTOR'S INTEREST<br>IN PROPERTY, WITH-<br>OUT DEDUCTING ANY<br>SECURED CLAIM<br>OR EXEMPTION |
|---|------------------|---|---------------------------------------|---|
| 1. Cash on hand.  |                  | CASH ON DEBTOR'S PERSON   | W                                     | \$50.00   |
| 2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and home-sited associations, or credit unions, brokerage houses, or cooperatives.                      |                  | CHECKING ACCOUNT AT BANK OF AMERICA   | W                                     | \$500.00  |
| 3. Security deposits with public utilities, telephone companies, landlords, and others.   | X                |   |                                       |   |
| 4. Household goods and furnishings, including audio, video, and computer equipment.   |                  | HOUSEHOLD FURNITURE   | W                                     | \$700.00  |
| 5. Books, pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.   | X                |   |                                       |   |
| 6. Wearing apparel.   |                  | EVERYDAY CLOTHING   | W                                     | \$500.00  |
| 7. Furs and jewelry.  |                  | JEWELRY AT DEBTOR'S HOME  | W                                     | \$200.00  |
| 8. Firearms and sports, photographic, and other hobby equipment.  | X                |   |                                       |   |
| 9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.  |                  | ALLSTATE LIFE INSURANCE WHOLE LIFE cash value 0.00 Death Benefit \$300,000.00 | W                                     | \$300,000.00  |
| 10. Annuities. Itemize and name each issuer.  | X                |   |                                       |   |
| 11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).) | X                |   |                                       |   |

In re RAMIREZ, ELIZET  
DebtorCase No. \_\_\_\_\_  
(If known)**SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

| TYPE OF PROPERTY   | N<br>O<br>N<br>E | DESCRIPTION AND LOCATION<br>OF PROPERTY | HUSBAND, WIFE, JOINT,<br>OR COMMUNITY | CURRENT VALUE OF<br>DEBTOR'S INTEREST<br>IN PROPERTY, WITH-<br>OUT DEDUCTING ANY<br>SECURED CLAIM<br>OR EXEMPTION |
|--|------------------|---|---------------------------------------|---|
| 12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.  | X                |   |                                       |   |
| 13. Stock and interests in incorporated and unincorporated businesses. Itemize.  | X                |   |                                       |   |
| 14. Interests in partnerships or joint ventures. Itemize.  | X                |   |                                       |   |
| 15. Government and corporate bonds and other negotiable and non-negotiable instruments.  | X                |   |                                       |   |
| 16. Accounts receivable.   | X                |   |                                       |   |
| 17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.   | X                |   |                                       |   |
| 18. Other liquidated debts owed to debtor including tax refunds. Give particulars.   | X                |   |                                       |   |
| 19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A -- Real Property.      | X                |   |                                       |   |
| 20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.   | X                |   |                                       |   |
| 21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each. | X                |   |                                       |   |



In re RAMIREZ, ELIZET  
DebtorCase No. \_\_\_\_\_  
(If known)**SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

| TYPE OF PROPERTY   | N<br>O<br>N<br>E | DESCRIPTION AND LOCATION<br>OF PROPERTY | HUSBAND, WIFE, JOINT,<br>OR COMMUNITY | CURRENT VALUE OF<br>DEBTOR'S INTEREST<br>IN PROPERTY, WITH-<br>OUT DEDUCTING ANY<br>SECURED CLAIM<br>OR EXEMPTION |
|--|------------------|---|---------------------------------------|---|
| 22. Patents, copyrights, and other intellectual property. Give particulars.  | X                |   |                                       |   |
| 23. Licenses, franchises, and other general intangibles. Give particulars.   | X                |   |                                       |   |
| 24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(4)(A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes. | X                |   |                                       |   |
| 25. Automobiles, trucks, trailers, and other vehicles and accessories.   |                  | 2000 PONTIAC GRAND AM                   | W                                     | \$800.00  |
| 26. Boats, motors, and accessories.  | X                |   |                                       |   |
| 27. Aircraft and accessories.  |                  |   |                                       |   |
| 28. Office equipment, furnishings, and supplies.   | X                |   |                                       |   |
| 29. Machinery, fixtures, equipment, and supplies used in business.   | X                |   |                                       |   |
| 30. Inventory.   | X                |   |                                       |   |
| 31. Animals.   | X                |   |                                       |   |
| 32. Crops - growing or harvested. Give particulars.  | X                |   |                                       |   |
| 33. Farming equipment and implements.  | X                |   |                                       |   |
| 34. Farm supplies, chemicals, and feed.  | X                |   |                                       |   |
| 35. Other personal property of any kind not already listed. Itemize.   | X                |   |                                       |   |
| continuation sheets attached <input checked="" type="checkbox"/> Total ▶<br>(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)  |                  |   |                                       | \$ 302,750.00   |

B6C (Official Form 6C) (12/07)

In re RAMIREZ, ELIZET  
Debtor

Case No. \_\_\_\_\_  
(If known)

### SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:  
(Check one box)  
☐ 11 U.S.C. § 522(b)(2)  
☒ 11 U.S.C. § 522(b)(3)  
☐ Check if debtor claims a homestead exemption that exceeds \$136,875.

| DESCRIPTION OF PROPERTY | SPECIFY LAW PROVIDING EACH EXEMPTION | VALUE OF CLAIMED EXEMPTION                    | CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION |
|-------------------------|--------------------------------------|---|---|
| CHECKING ACCOUNT        | 735 ILCS 5/12-1001(b)                | \$500.00/\$4,000.00<br><i>\$500 / \$4,000</i> | \$500.00<br><i>\$50.00</i>                            |
| CASH                    | 735 ILCS 5/12-1001 (b)               | <i>\$500 / \$4,000</i>                        | <i>\$50.00</i>  |
| AUTOMOBILE              | 735 ILCS 5/12-1001(c)                | \$800.00/\$2,400.00                           | \$800.00  |
| HOUSEHOLD FURNITURE     | 735 ILCS 5/12-1001(b)                | <i>\$700.00 / \$4,000.00</i>                  | <i>\$700.00</i>                                       |
| CLOTHING                | 735 ILCS 5/12-1001(a)                | \$500.00                                      | \$500.00  |
| JEWELRY                 | 735 ILCS 5/12-1001(b)                | <i>\$200.00 / \$4,000</i>                     | <i>\$200.00</i>                                       |
| LIFE INSURANCE          | 735 ILCS 5/12-1001(f)                | \$300,000.00                                  | \$300,000.00  |

Case No. \_\_\_\_\_  
(If known)

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §1112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §1123(b)(2)(B). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unqualified, place an "X" in the column labeled "Unqualified." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

| CREDITOR'S NAME AND<br>MAILING ADDRESS<br>INCLUDING ZIP CODE AND<br>AN ACCOUNT NUMBER<br>(See Instructions Above.) | CODEBTOR                                 |  | DATE CLAIM WAS<br>INCURRED,<br>NATURE OF LIEN,<br>AND<br>DESCRIPTION<br>AND VALUE OF<br>PROPERTY<br>SUBJECT TO LIEN | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM<br>WITHOUT<br>DEDUCTING VALUE<br>OF COLLATERAL | UNSECURED<br>PORTION, IF<br>ANY |
|--|--|--|---|------------|--------------|----------|--|---------------------------------|
|  | HUSBAND, WIFE,<br>JOINT, OR<br>COMMUNITY |  |   |            |              |          |  |                                 |
| ACCOUNT NO.  |  |  | VALUE \$  |            |              |          |  |                                 |
| ACCOUNT NO.  |  |  | VALUE \$  |            |              |          |  |                                 |
| ACCOUNT NO.  |  |  | VALUE \$  |            |              |          |  |                                 |

~~continuation sheets~~  
~~attached~~

Subtotal ►  
(Total of this page)  
Total ►  
(Use only on last page)

|         |    |
|---------|----|
| \$      | \$ |
| \$ 0.00 | \$ |

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

B6E (Official Form 6E) (12/07)

In re RAMIREZ, ELIZET  
Debtor

Case No. \_\_\_\_\_  
(if known)

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor;" include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)

☐ **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

B6E (Official Form 6E) (12/07) – Cont.

In re \_\_\_\_\_, Case No. \_\_\_\_\_  
(if known)

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,400\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,425\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☐ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

☐ **Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

0 continuation sheets attached

In re RAMIREZ, ELIZET,  
Debtor

Case No. \_\_\_\_\_ (if known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor;" include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

| CREDITOR'S NAME,<br>MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions above.) | CODEBTOR | HUSBAND, WIFE,<br>JOINT, OR<br>COMMUNITY | DATE CLAIM WAS<br>INCURRED AND<br>CONSIDERATION FOR<br>CLAIM.<br>IF CLAIM IS SUBJECT TO<br>SETOFF, SO STATE. | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF<br>CLAIM |
|---|----------|--|--|------------|--------------|----------|--------------------|
| ACCOUNT NO. 517805728019<br>CAPITAL ONE<br>1013 W. BROAD ST.<br>GLEN ALLEN VA 230660                          |          | W  | CREDIT CARD  |            | X            |          | \$600.00           |
| ACCOUNT NO. 5412647<br>BANK OF AMERICA<br>C/O WAP 11<br>PO BOX 1597<br>NORFOLK, VA 23501                      |          | W  | CREDIT CARD  |            | X            |          | \$12,600.00        |
| ACCOUNT NO. 8526335658<br>HOUSEHOLD BANK<br>PO BOX 98706 LAS VEGAS NV 89193                                   |          | W  | CREDIT CARD  |            | X            |          | \$9,000.00         |
| ACCOUNT NO. 56354201<br>REGIONAL ACCEPTANCE<br>PO BOX 9500<br>WILKES BARRE PA 18773                           |          | W  | CREDIT CARD  |            | X            |          | \$8,500.00         |
| Subtotal  |          |  |  |            |              |          | \$30,700.00        |
| Total   |          |  |  |            |              |          | \$                 |

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable, on the Statistical  
Summary of Certain Liabilities and Related Data.)

2 continuation sheets attached

In re RAMIREZ, ELIZET,  
DebtorCase No. \_\_\_\_\_  
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

| CREDITOR'S NAME,<br>MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions above.) | CODEBTOR | HUSBAND, WIFE,<br>JOINT, OR<br>COMMUNITY | DATE CLAIM WAS<br>INCURRED AND<br>CONSIDERATION FOR<br>CLAIM.<br>IF CLAIM IS SUBJECT TO<br>SETOFF, SO STATE. | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF<br>CLAIM |
|---|----------|--|--|------------|--------------|----------|--------------------|
| ACCOUNT NO. 601100700074<br>DISCOVER FINANCIAL<br>PO BOX 15316<br>WILMINGTON DE 19850                         |          | W  | CREDIT CARD  |            | X            |          | \$4,000.00         |
| ACCOUNT NO. 956470206810004200<br>SALLIE MAE<br>PO BOX 9500<br>WILKES BARRE PA 18773                          |          | W  | <del>SCHOOL</del> <del>LOAN</del>  |            | X            |          | \$3,000.00         |
| ACCOUNT NO. 95470206810001200<br>SALLIE MAE<br>PO BOX 9500<br>WILKES BARRE PA 18773                           |          | W  | SCHOOL LOAN  |            | X            |          | \$800.00           |
| ACCOUNT NO. 956470206810002200<br>SALLIE MAE<br>PO BOX 9500<br>WILKES BARRE PA 18773                          |          | W  | SCHOOL LOAN  |            | X            |          | \$796.00           |
| ACCOUNT NO. 956401810002200<br>SALLIE MAE<br>PO BOX 9500<br>WILKES BARRE PA 18773                             |          | W  | SCHOOL LOAN  |            | X            |          | \$500.00           |
| Subtotal▶   |          |  |  |            |              |          | \$ 9,096.00        |
| Total▶  |          |  |  |            |              |          | \$                 |

Sheet no. 1 of 2 continuation sheets attached  
to Schedule of Creditors Holding Unsecured  
Nonpriority Claims(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable on the Statistical  
Summary of Certain Liabilities and Related Data.)

In re RAMIREZ, ELIZET  
DebtorCase No. \_\_\_\_\_  
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

| CREDITOR'S NAME,<br>MAILING ADDRESS,<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions above.)  | CODEBTOR | HUSBAND, WIFE,<br>JOINT, OR<br>COMMUNITY | DATE CLAIM WAS<br>INCURRED AND<br>CONSIDERATION FOR<br>CLAIM.<br>IF CLAIM IS SUBJECT TO<br>SETOFF, SO STATE. | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF<br>CLAIM |
|---|----------|--|--|------------|--------------|----------|--------------------|
| ACCOUNT NO. 2005 M1 21373<br><br>UNIQUE INSURANCE<br>C/O GOLDMAN & GRANT<br>205 W. RANDOLPH<br>CHICAGO, IL 60606  |          | W  | LAWSUIT  |            | X            |          | 2,700.00           |
| ACCOUNT NO. 11678727<br><br>T-MOBILE<br>C/O SUPERIOR MANAGEMENT<br>9500 WILKES,<br>BARRE, PA 18773  |          | W  | CELL PHONE   |            | X            |          | \$500.00           |
| ACCOUNT NO. 9629772<br><br>US CELLULAR<br>DIV ADI SERV<br>600 COON RAPIDS BLVD<br>COON RAPIDS, MN 55433   |          | W  | CELL PHONE   |            | X            |          | \$300.00           |
| ACCOUNT NO. 712317895<br><br>COMMONWELTH EDISON<br>NCO FINANCIAL<br>100 CONSTITUTION A<br>UPPER DARBY, PA 19082   |          | W  | ELECTRIC BILL  |            | X            |          | \$100.00           |
| ACCOUNT NO.   |          |  |  |            |              |          |                    |
| Subtotal▶   |          |  |  |            |              |          | \$ 3,600.00        |
| Total▶<br>(Use only on last page of the completed Schedule F.)<br>(Report also on Summary of Schedules and, if applicable on the Statistical<br>Summary of Certain Liabilities and Related Data.) |          |  |  |            |              |          | \$ 43,396.00       |

Sheet no. 2 of 2 continuation sheets attached  
to Schedule of Creditors Holding Unsecured  
Nonpriority Claims



B6G (Official Form 6G) (12/07)

In re RAMIREZ, ELIZET,  
Debtor

Case No. \_\_\_\_\_  
(if known)

### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. Sec. 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☒ Check this box if debtor has no executory contracts or unexpired leases.

| NAME AND MAILING ADDRESS,<br>INCLUDING ZIP CODE,<br>OF OTHER PARTIES TO LEASE OR CONTRACT. | DESCRIPTION OF CONTRACT OR LEASE AND<br>NATURE OF DEBTOR'S INTEREST. STATE<br>WHETHER LEASE IS FOR NONRESIDENTIAL<br>REAL PROPERTY. STATE CONTRACT<br>NUMBER OF ANY GOVERNMENT CONTRACT. |
|--|--|
|  |  |
|  |  |
|  |  |
|  |  |
|  |  |

B6H (Official Form 6H) (12/07)

In re RAMIREZ, ELIZET,  
Debtor

Case No. \_\_\_\_\_  
(if known)

### SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☒ Check this box if debtor has no codebtors.

| NAME AND ADDRESS OF CODEBTOR | NAME AND ADDRESS OF CREDITOR |
|------------------------------|------------------------------|
|                              |                              |

In re RAMIREZ, ELIZET,  
DebtorCase No. \_\_\_\_\_  
(if known)**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

| Debtor's Marital Status: |  | DEPENDENTS OF DEBTOR AND SPOUSE |  |
|--------------------------|--|---------------------------------|--|
| M                        | RELATIONSHIP(S): ALLAN DOBON (SON)     | AGE(S): 14                      |  |
| Employment:              | DEBTOR                                 | SPOUSE                          |  |
| Occupation               | TAXPAYER ASSISTANT                     | UNEMPLOYED                      |  |
| Name of Employer         | COOK COUNTY ASSESSOR                   |                                 |  |
| How long employed        | 3 YEARS                                |                                 |  |
| Address of Employer      | 118 N. CLARK STREET, CHICAGO, IL 60602 |                                 |  |

INCOME: (Estimate of average or projected monthly income at time case filed)

|  | DEBTOR     | SPOUSE |
|--|------------|--------|
| 1. Monthly gross wages, salary, and commissions<br>(Prorate if not paid monthly) | \$3,091.40 | \$0.00 |
| 2. Estimate monthly overtime   | \$0.00     | \$0.00 |

## 3. SUBTOTAL

|            |        |
|------------|--------|
| \$3,091.40 | \$0.00 |
|------------|--------|

## 4. LESS PAYROLL DEDUCTIONS

|   |          |        |
|---|----------|--------|
| a. Payroll taxes and social security          | \$234.48 | \$0.00 |
| b. Insurance                                  | \$38.49  | \$0.00 |
| c. Union dues                                 | \$0.00   | \$0.00 |
| d. Other (Specify): PENSION/MEDICARE/FEES/GAM | \$691.24 | \$0.00 |

## 5. SUBTOTAL OF PAYROLL DEDUCTIONS

|          |        |
|----------|--------|
| \$984.21 | \$0.00 |
|----------|--------|

## 6. TOTAL NET MONTHLY TAKE HOME PAY

|            |        |
|------------|--------|
| \$2,107.19 | \$0.00 |
|------------|--------|

7. Regular income from operation of business or profession or farm  
(Attach detailed statement)

|        |        |
|--------|--------|
| \$0.00 | \$0.00 |
|--------|--------|

## 8. Income from real property

|        |        |
|--------|--------|
| \$0.00 | \$0.00 |
|--------|--------|

## 9. Interest and dividends

|        |        |
|--------|--------|
| \$0.00 | \$0.00 |
|--------|--------|

## 10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above

|        |        |
|--------|--------|
| \$0.00 | \$0.00 |
|--------|--------|

11. Social security or government assistance  
(Specify):

|        |        |
|--------|--------|
| \$0.00 | \$0.00 |
|--------|--------|

## 12. Pension or retirement income

|        |        |
|--------|--------|
| \$0.00 | \$0.00 |
|--------|--------|

13. Other monthly income  
(Specify):

|        |        |
|--------|--------|
| \$0.00 | \$0.00 |
|--------|--------|

## 14. SUBTOTAL OF LINES 7 THROUGH 13

|        |        |
|--------|--------|
| \$0.00 | \$0.00 |
|--------|--------|

## 15. AVERAGE MONTHLY INCOME (Add amounts on lines 6 and 14)

|            |        |
|------------|--------|
| \$2,107.19 | \$0.00 |
|------------|--------|

## 16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

|            |            |
|------------|------------|
| \$2,107.19 | \$2,107.19 |
|------------|------------|

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

## 17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

In re RAMIREZ, ELIZET,  
DebtorCase No. \_\_\_\_\_  
(if known)**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**


Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home) \$850.00  
     a. Are real estate taxes included? Yes \_\_\_\_\_ No ✓  
     b. Is property insurance included? Yes \_\_\_\_\_ No ✓
2. Utilities: a. Electricity and heating fuel  
               b. Water and sewer  
               c. Telephone  
               d. Other \_\_\_\_\_
3. Home maintenance (repairs and upkeep) \_\_\_\_\_
4. Food \_\_\_\_\_
5. Clothing \_\_\_\_\_
6. Laundry and dry cleaning \_\_\_\_\_
7. Medical and dental expenses \_\_\_\_\_
8. Transportation (not including car payments) \_\_\_\_\_
9. Recreation, clubs and entertainment, newspapers, magazines, etc. \_\_\_\_\_
10. Charitable contributions \_\_\_\_\_
11. Insurance (not deducted from wages or included in home mortgage payments)  
     a. Homeowner's or renter's \_\_\_\_\_  
     b. Life \_\_\_\_\_  
     c. Health \_\_\_\_\_  
     d. Auto \_\_\_\_\_  
     e. Other \_\_\_\_\_
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) \_\_\_\_\_
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)  
     a. Auto \_\_\_\_\_  
     b. Other \_\_\_\_\_  
     c. Other \_\_\_\_\_
14. Alimony, maintenance, and support paid to others \_\_\_\_\_
15. Payments for support of additional dependents not living at your home \_\_\_\_\_
16. Regular expenses from operation of business, profession, or farm (attach detailed statement) \_\_\_\_\_
17. Other school supplies \_\_\_\_\_
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) \$2,070.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: \_\_\_\_\_
20. STATEMENT OF MONTHLY NET INCOME  
     a. Average monthly income from Line 15 of Schedule I \$2,107.19  
     b. Average monthly expenses from Line 18 above \$2,070.00  
     c. Monthly net income (a. minus b.) \$ 27.19

In re RAMIREZ, ELIZET,  
DebtorCase No. \_\_\_\_\_  
(if known)**DECLARATION CONCERNING DEBTOR'S SCHEDULES****DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 16 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date 4-15-09Signature:   
Debtor

Date \_\_\_\_\_

Signature: \_\_\_\_\_  
(Joint Debtor, if any)

[If joint case, both spouses must sign.]

**DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)**

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and, (3) If rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(b) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

Printed or Typed Name and Title, if any,  
of Bankruptcy Petition Preparer \_\_\_\_\_Social Security No. \_\_\_\_\_  
(Required by 11 U.S.C. § 110.)

If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs this document.

Address \_\_\_\_\_

X  
Signature of Bankruptcy Petition Preparer \_\_\_\_\_

Date \_\_\_\_\_

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

**DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP**

I, the \_\_\_\_\_ [the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership] of the \_\_\_\_\_ [corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_ sheets (Total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief.

Date \_\_\_\_\_

Signature: \_\_\_\_\_

\_\_\_\_\_  
[Print or type name of individual signing on behalf of debtor.]

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.